

## Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
James Carroll  
DebtorCase No. 15-18345-jkf  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
Form ID: pdf900Page 1 of 1  
Total Noticed: 8

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db +James Carroll, 6704 Dicks Avenue, Philadelphia, PA 19142-2605  
 cr +Santander Consumer USA, Inc. dba Chrysler Capital, P.O. Box 560284, Suite 900 North,  
 Dallas, TX 75356-0284  
 13748369 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, PHFA Loan Servicing Division,  
 211 North Front Street, Harrisburg, PA 17101-1466  
 13745118 +U.S. Bank N.A., c/o Joshua I. Goldman, Esq., KML Law Group P.C.,  
 701 Market St., Ste. 5000, Phila., PA 19106-1541  
 13839223 +U.S. Bank NA, c/o Thomas Puleo, Esq., KML Law Group PC, 701 Market St., Ste. 5000,  
 Phila., PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Nov 23 2019 03:26:16 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 23 2019 03:25:30  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 23 2019 03:25:59 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

JAMES P. MCGARRITY on behalf of Debtor James Carroll mcgarritylaw@gmail.com,  
 mcgarrityb@yahoo.com; jamespmcg@ecf.inforuptcy.com; jamespmcg@yahoo.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION  
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
 KEVIN G. MCDONALD on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
 LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION lhaller@pkh.com,  
 dmaurer@pkh.com; mgutshall@pkh.com  
 MATTEO SAMUEL WEINER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION  
 bkgroup@kmlawgroup.com  
 POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com  
 POLLY A. LANGDON on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com  
 SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
 THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
 ECF\_FRPA@Trustee13.com  
 WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA, Inc. dba Chrysler Capital  
 ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecef@gmail.com  
 TOTAL: 12

James Carroll		CHAPTER 13
	<u>Debtor</u>	
U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)		NO. 15-18345 JKF
	<u>Movant</u>	
vs.		
James Carroll		11 U.S.C. Section 362
	<u>Debtor</u>	
Scott F. Waterman, Esquire		
	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$20,706.90**, which breaks down as follows;

Post-Petition Payments:	March 2017 to October 2018 at \$636.00/month
	November 2018 to August 2019 at \$640.00/month
Late Charges:	March 2017 to August 2019 at \$18.53/each
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$20,706.90</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$20,706.90**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$20,706.90** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due September 1, 2019 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$640.00 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 15, 2019

By: /s/ Kevin G. McDonald  
Attorney for Movant

Date: November 20, 2019

/s/ James McGarrity  
James P. McGarrity  
Attorney for Debtor

Date: November 21, 2019

/s/ Polly A. Langdon, Esquire, for  
Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this 22nd day of November, 2019. ~~However, the court retains discretion regarding entry of any further order.~~



\_\_\_\_\_  
Bankruptcy Judge  
Jean K. FitzSimon